



***Regional Director's Actions Taken  
Under Insurance Report of Activity***

**For More Information Contact the  
Appropriate Regional Director or the Office  
of Public and Congressional Affairs  
(703) 518-6330**

***JUNE 2003***

**Office of Examination and Insurance**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

6/1/2003 THRU 6/30/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	4	0	2	4	10,678
3	1	0	1	1	40
4	0	0	0	0	0
5	0	0	0	0	0
6	7	0	0	2	1,782
<b>Total</b>	12	0	3	7	12,500
<b>%</b>	80.0%	0.0%	20.0%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	1	0	0	1	873,341
3	1	0	0	1	374,376
4	0	0	1	0	0
5	1	0	0	1	108,646
6	1	0	0	1	393,611
<b>Total</b>	4	0	2	4	1,749,974
<b>%</b>	66.7%	0.0%	33.3%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
<b>Total</b>	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	136	0	7	53	25,059
2	199	1	8	70	29,068
3	267	0	9	90	43,088
4	86	0	1	45	5,155
5	153	0	1	44	31,487
6	248	0	2	57	89,786
<b>Total</b>	1,089	1	28	359	223,643
<b>%</b>	97.4%	0.1%	2.5%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	2	2	583,246
2	2	0	2	2	262,970
3	2	0	4	2	2,876,155
4	1	0	3	1	210,787
5	1	0	0	1	689,564
6	3	0	0	3	2,937,021
<b>Total</b>	11	0	11	11	7,559,743
<b>%</b>	50.0%	0.0%	50.0%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	10	2	59,432
2	13	0	1	9	2,329,874
3	7	0	3	4	599,799
4	2	0	1	2	96,832
5	9	0	3	8	1,348,899
6	6	0	1	5	671,136
<b>Total</b>	39	0	19	30	5,105,972
<b>%</b>	67.2%	0.0%	32.8%		

## INSURANCE REPORT OF ACTIVITY - SUMMARY

6/1/2003 THRU 6/30/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	1	53,559,138	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	1	126,214,918	0	0
<b>Total</b>	<b>2</b>	<b>179,774,056</b>	<b>0</b>	<b>0</b>

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

6/1/2003 THRU 6/30/2003

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	1	41,880	0	0	0
<b>2</b>	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	1	38,426	0	0	0
<b>6</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>2</b>	<b>80,306</b>	<b>0</b>	<b>0</b>	<b>0</b>

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
<b>1</b>	4	3	1	2	2	56,658,743	4,533,604
<b>2</b>	4	2	2	3	1	31,448,873	1,247,269
<b>3</b>	1	1	0	1	0	158,717	0
<b>4</b>	6	1	5	0	6	0	52,522,318
<b>5</b>	4	2	2	2	2	9,818,406	4,384,181
<b>6</b>	5	4	1	3	2	12,177,425	5,871,361
<b>Total</b>	<b>24</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>13</b>	<b>110,262,164</b>	<b>68,558,733</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

6/1/2003 THRU 6/30/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	13	0	2	9
<b>2</b>	30	0	0	11
<b>3</b>	36	0	4	13
<b>4</b>	8	0	0	5
<b>5</b>	25	0	0	7
<b>6</b>	22	0	0	14
<b>Total</b>	<b>134</b>	<b>0</b>	<b>6</b>	<b>59</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>6</b>	0	0	1	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

### FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24696	1	COMMUNITY OF HOPE JAMESTOWN, NY	6/26/2003	41,880
<b>Field of Membership:</b>	(Low-income community) Persons who live, work, worship, perform volunteer services, or participate in associations headquartered in Jamestown, New York.			
24695	5	NEBRASKA RURAL COMMUNITY MORRILL, NE	6/16/2003	38,426
<b>Field of Membership:</b>	Persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Scotts Bluff County or Sioux County, Nebraska			

### FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
<b>Multiple Common Bond Expansion</b>						

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

20799	1	STATE UNIVERSITY OF NY GENESEO	Occupational	\$3,015,126.00	1,200	5,686
		GENESEO, NY				

**FIELD OF MEMBERSHIP:** Students attending SUNY Geneseo in Geneseo, NY.

### Community Conversion

2792	1	NOTRE DAME PARISH	Community	\$37,096,112.00	7,000	163,988
		FALL RIVER, MA				

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses or other legal entities located in the city of Fall River or the towns of Somerset, Swansea, Westport, or Freetown, Massachusetts, or the town of Tiverton, Rhode Island;

19304	1	FAMILY FIRST OF NY	Community	\$95,035,569.00	26,416	419,258
		ROCHESTER, NY				

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the portion of Monroe County, New York east of the Genessee River or the towns of Macedon, Walworth, or Ontario, in Wayne County, New York;

### Underserved

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

23535	1	FAMILY & NEIGHBORS BUFFALO, NY	Underserved area	\$494,862.00	500	3,755
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in a portion of the City of Buffalo, New York, starting at the intersection of Virginia Street and Jefferson Avenue on the northeast, running south on Jefferson Avenue, running southwest on Broadway, running south Michigan Avenue, running west along the Buffalo River, running northwest on the Buffalo Skyway (Rte 5), running north on South Elmwood Avenue, running east on West Tupper Street, running north on Main Street to Virginia Street, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

1317	1	REDIFORM NIAGARA FALLS NY NIAGARA FALLS, NY	Underserved area	\$7,984,295.00	5,000	55,677
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Niagara Falls, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

### Single Common Bond Expansion

24657	2	NONE SUFFER LACK SUITLAND, MD	Associational	\$3,470,093.00	26,000	4,000
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**FIELD OF MEMBERSHIP:** Members of From the Heart Church Ministries, headquartered in Temple Hills, MD, who qualify for membership in accordance with its Article of Incorporation and bylaws in effect 8/6/98;

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

17156	2	CLARION UNIVERSITY CLARION, PA	Occupational	\$5,396,066.00	3,000	6,541
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**FIELD OF MEMBERSHIP:** Students attending Clarion University in Clarion, PA.

### Multiple Common Bond Expansion

2551	2	POLICE & FIRE PHILADELPHIA, PA	Associational	\$1,498,444,078.00	180,000	3,100
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**FIELD OF MEMBERSHIP:** Members of Saint Anselm's Roman Catholic Church in Philadelphia, PA.

### Community Expansion

18716	2	MID-ATLANTIC GAITHERSBURG, MD	Community	\$265,952,164.00	230,000	873,341
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**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entitles located in Montgomery County, Maryland.

### Community Conversion

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

18847	2	FRICK WAYNESBORO, PA	Community	\$7,757,844.00	2,200	129,313
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school, or regularly conduct business in, and businesses and other legal entities located in Franklin County, Pennsylvania.

19867	2	URW 831 MEMBERS DANVILLE, VA	Community	\$30,420,708.00	9,500	133,657
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**FIELD OF MEMBERSHIP:** Persons who live, regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in City of Danville and Pittsylvania County, Virginia or Caswell County, North Carolina; persons participating in programs to alleviate poverty or distress which are located in City of Danville and Pittsylvania County, Virginia or Caswell County, North Carolina; and incorporated and unincorporated organizations located in, or maintaining a facility in City of Danville and Pittsylvania County, Virginia or Caswell County, North Carolina.

**Underserved**

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

13128	2	OIL REGION OIL CITY, PA	Underserved area	\$1,104,149.00	1,000	5,266
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in, and businesses and other legal entities in the underserved portion of Oil City, PA as described by the following boundaries; (underserved area addition 6/17/03)

Census tracts 2007.00 and 2009.00. Beginning at the Allegheny River following it Northwest along the Oil City line to where the Oil City line turns South to Manning Street then moving South on Plummer Street to the intersection of Hoffman Avenue then continues North to the intersection of Bishop Avenue continuing West to Bissell Avenue where again meets the Allegheny River headed East to the Oil City line meeting Ninth Street where it then heads Northwest on Long Alley to the intersection of Hemlock Drive heading West to the intersection of Division Street going West to Third Street where it heads Northwest on Innis Street turning Northeast on Front Street then heading Northwest to Petroleum and follows the Allegheny River West to the Oil City line.

8831	2	ALTOONA CONRAIL ALTOONA,, PA	Underserved area	\$29,205,839.00	9,500	56,615
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Snyder Township, Antis Township, Allegheny Township, Juniata Township, Freedom Township, Greenfield Township, Huston Township, North Woodbury Township, Taylor Township, Catharine Township, Woodbury Township, Hollidaysburg Borough, Tyrone Borough, and the portions of Logan and Tyrone Townships (shown below) in Blair County, Pennsylvania

(a) Logan Township bounded by the Logan Township line on the south, west, and north and Grandview Road to Davis Road to Juniata Gap Road to the Logan Township line and City of Altoona line on the east.

(b) Tyrone Township bounded by the Tyrone Township line on the east, north, and west, and the State Game Lands #166 to Kerlins Drive to Kettle Road to Sickles Corner Road to Wagner Road to State Game Lands #166 on the south.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

776	2	ERIE TIMES ERIE, PA	Underserved area	\$7,291,596.00	2,664	60,793
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in, and businesses and other legal entities in the underserved areas located in portions of Erie County, Pennsylvania.

6160	2	SUN EAST ASTON, PA	Underserved area	\$247,410,046.00	89,821	65,211
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**FIELD OF MEMBERSHIP:** Census tracts 032600, 032700, 032900, 033000, 033100, 034500, 034600, 034801, 034802, 034803, 034900, 035200, 035400, 100103, within the following boundaries:

Starting at the intersection of Roosevelt Blvd and Comly Road, East on Comly Road, South on Academy Road, East on Grant Ave., North on Frankford Ave., North on the Poquessing Creek, East on Woodhaven Road, South on Route 195, SE on the Poquessing Creek, South along the Norfolk Southern Rail Line, West on Ashburner Street, South on Hegerman Street, West on Wingate Street, South on Torresdale Avenue, SE along Pennypack Creek, South on State Road, East along the North border of tract 327, South along the Delaware River, West on Princeton Avenue, South along the Norfolk Southern Rail Line, West on Disston Street, North on Keystone Street, West on Tyson Avenue, North on Frankford Avenue, West on Cottman Avenue, North on Rowlan Avenue, NW on Rhawn Street, North on Cresco Avenue, NE on Rowlan Avenue, SE along the Norfolk Southern Rail Line, North on Frankford Avenue, NW along the Norfolk Southern Rail Line, North on Ashton Road, NW on Willits Road, West on Welsh, South on Roosevelt Blvd., NW on Winchester Avenue, North along the CSX Rail Line, East on Welsh Road, North on Bustleton Avenue, East on Grant Avenue, and North on Roosevelt Blvd to Comly Avenue.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

6665	2	FINANCIAL RESOURCES BRIDGEWATER, NJ	Underserved area	\$275,056,465.00	70,000	95,486
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in, and businesses and other legal entities located in twenty census tracts in Somerset and Middlesex counties in NJ.

1015	2	NORTH JERSEY TOTOWA, NJ	Underserved area	\$147,872,848.00	79,055	136,705
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**FIELD OF MEMBERSHIP:** Union: Census Tracts 030200, 030300, 030400, 030600, 030700, 030801, 030802, 030900, 031000, 031100, 031200, 031300, 031400, 031500, 031600, 031700, 031800, 031901, 031902, 032001, 032002, 034400, 034500, 034600, 034700, 035100, 035200, 035300

Starting at the intersection of the northern Union County border and U.S. Highway 1, S along U.S. Highway 1, S along Spring Street, E along North Avenue, S along Division Street, E along Trumbell Street, E along Conrail Railroad, E along the Abandoned Railroad, SW along the Elizabeth city border, NW along the Elizabeth city border, W along the abandoned Railroad, S along the Amtrak Railroad, E along Clinton Street, SW along East 21st Street, SW along West 21st Street, NW along the Lower Road to Rahway Road, NW along South Stiles Street, W along North Stiles Street, NW along Blanche Street, NW along Northwood Ave, NE along West Saint Georges Ave., NW along Chestnut Street, E along East 7th Avenue, SE along Thompson Ave., NE along East Saint Georges Ave, NW along the Elizabeth city border, NE along West Grand Street, N along Elmore Avenue, N along the Elizabeth city border, and E along the northern Union County border to U.S. Highway 1.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

7238	2	PHILADELPHIA PHILADELPHIA, PA	Underserved area	\$431,447,887.00	250,000	224,508
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**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the following underserved area in Philadelphia, Pennsylvania: Census Tracts 020400, 020500, 023300, 023600, 023700, 023800, 023900, 024000, 024100, 024200, 024300, 024400, 024500, 024600, 024700, 024800, 024900, 025000, 025100, 025200, 025300, 025400, 025500, 026000, 026100, 026200, 026301, 026302, 026400, 026500, 026600, 026700, 026800, 026900, 027000, 027100, 027200, 027300, 027400, 027500, 027600, 027700, 027900, 028000, 028100, 028200, 028300, 028400, 028500, 028600, 029000, with the following boundaries: North - Allens Lane, Germantown Avenue, Mt. Airy Avenue, and Easton Road; South - Route 1 (Roosevelt Expressway); East - Cheltenham Avenue, Railroad Tracks, Adams Avenue, Rising Sun Avenue; West - Wissahickon Avenue.

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$835,506,132.00	1,293,974	298,685
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**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the underserved area in Harris County, TX, identified by the following census tracts: 233.6, 233.7, 311.6, 320.1, 320.2, 320.3, 320.5, 320.6, 320.7, 320.8, 320.9, 321.1, 321.2, 321.3, 321.4, 321.5, 321.8, 321.9, 322.0, 322.1, 322.9, 323.0, 323.1, 323.3, 323.4, 323.5, 323.9, 330.2, 330.5, 330.7, 330.9, 331.1, 331.2, 331.3, 331.4, 331.8, 331.9, 332.0, 332.1, 332.2, 332.3, 332.4, 332.5, 332.6, 332.7, 332.8, 332.9, 333.0, 333.1, 333.2, 333.3, 333.4, 333.5, 342.2, 411.5, 411.7, 411.8, 412.6, 412.7, 412.8, 412.9, 413.0, 420.1, 420.2, 420.4, 420.9, 421.0

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

1015	2	NORTH JERSEY TOTOWA, NJ	Underserved area	\$147,872,848.00	79,055	336,907
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**FIELD OF MEMBERSHIP:** Bergen-Passaic: Census Tracts 021200, 021300, 021500, 021600, 023100, 023401, 023500, 023600, 029100, 030100, 030200, 030300, 030400, 046300, 057100, 057200, 124500, 124601, 124700, 124900, 125000, 125100, 133700, 175200, 175300, 175400, 175500, 175600, 175700, 175800, 175900, 180200, 180300, 180400, 180500, 180600, 180700, 180800, 180900, 181000, 181100, 181200, 181300, 181400, 181500, 181702, 181800, 181900, 182000, 182100, 182200, 182300, 182400, 182500, 182600, 182700, 182800, 182900, 183000, 183100, 183200 and 203600

Starting at the intersection of Outwater Lane and the Erie-Lackawanna Railroad; SE along the Erie-Lackawanna Railroad, E along Van Winkle Avenue, N along Midland Avenue, SE along Fredrick Street, N along Harrison Avenue, NE along Outwater Lane, N along the Saddle River, E along Essex Street, N along Coles Brooke, E along the Railroad, N along Prospect Avenue, SE along Central Avenue, N along Third Street, E along James Street, N along Second Street, W along Berry Street, N along Haynes Street, NE along Haynes Place, E along Passaic Street, NE along Linden Street, NE along the Norfolk Southern Railway, NE along Coles Brooke, SE along the Hackensack city border, E along Mount Vernon Street, NW along Railroad Avenue, E along Park Street, N along Lincoln Avenue, E along Hackensack Avenue, N along Main Street, E along Grand Avenue, S along Bergen Avenue, E along Preston Street, S along Euclid Avenue, E along Brinkerhoff Street, S along Laurel Street, E along US Highway 46, S along Teaneck Road, NW along the Bergen Turnpike, SW along Eucker Street, N along the Ridgefield Park City Border, W along the Bergen Turnpike, W along Main Street, N along the Little Ferry city border, NE along the Hackensack city border, N along the Northern Southern Railway, W along Sussex Street, N along 1st Street, W along Atlantic Street, S along Prospect Avenue, W along Essex Street, SW then NW along the Lodi city border, SW along the Garfield city border, SE along the Wallington City border, NW along Alden Street, SW along Locust Avenue, SE along Hatheway Street, SW along King Street, W along 1st Street, SW along Parkview Drive, NW along Hayward Place, W along Main Avenue, S along the Passaic River, NW along the Passaic City border, W along Von Houten Avenue, S along Mount Prospect Avenue, NW along Conrail Railway, NE along Clifton Avenue, N along Lakeview Avenue, W along East 9th Street, SW along Wellington Street, S along Getty Avenue, W along Troast Court, N along Main Avenue, W along Vreeland Avenue, S along Oregon Street, W along Van Order Place, SW along Hazel Street, NW along Kuller Road, NW along the Paterson city border, NE along the Passaic River, NW along Preakness Avenue, NE along the Haledon city border, E along the Prospect Park city border, S along the Paterson city border, S along the Haledon city border, NE along the Garfield city border, S along the New York Susquehanna and Western Railway, and E along Outwater Lane to the intersection of Outwater Lane and Erie-Lackawanna Railroad.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

1015	2	NORTH JERSEY TOTOWA, NJ	Underserved area	\$147,872,848.00	79,055	473,548
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**FIELD OF MEMBERSHIP:** Essex: Census Tracts 000100, 000200, 000300, 000400, 000500, 000600, 000700, 000800, 000900, 001000, 001100, 001300, 001400, 001500, 001600, 001700, 001800, 001900, 002000, 002100, 002201, 002202, 002300, 002400, 002500, 002600, 002700, 002800, 002900, 003000, 003100, 003400, 003500, 003700, 003800, 003900, 004000, 004100, 004200, 004300, 004400, 004500, 004600, 004700, 004801, 004802, 004900, 005000, 005100, 005200, 005300, 005400, 005700, 005800, 006200, 006400, 006600, 006700, 006800, 006900, 007000, 007100, 0072,00, 007300, 007400, 007501, 007502, 007600, 007700, 007800, 007900, 008800, 008100, 008200, 008500, 008600, 008700, 008800, 008900, 009000, 009100, 009200, 009300, 009400, 009500, 009600, 009700, 009800, 009900, 010100, 010200, 010300, 010400, 010500, 010600, 010700, 010800, 010900, 011100, 011200, 011300, 011400, 011500, 011600, 011700, 011800, 011900, 012000, 012100, 012200, 012300, 012400, 012500, 012600, 012700, 012800, 012900, 013000, 013100, 013200, 013300, 014400, 014500, 014700, 015700, 015900, 016600, 016700, 016800, 017100, 017200, 017700, 0178,00, 018100, 018200, 018300, 018400, 018600, 018700, 018900, 022700, 022800

Starting at the corner of North Garden State Parkway and Bloomfield Ave, SE along Bloomfield Avenue, E along the Erie-Lackawanna Railroad, N along the Belleville City border, SE along the Erie-Lackawanna Railroad, N along Franklin Ave., E along Belleville Avenue, N along Union Ave., E along Loyd, S along Hornblower Avenue, E along Van Houton Plaza, N along Washington Avenue, E along the Belleville city border, SE along the Belleville city border, SE along the Newark city border, W along the Newark city border, NW along the Irvington city border, NW along the Newark city border, NW along Irvington Ave., NE along the Newark city border, NE along the East Orange city border, SW along Harrison Street, N along South Center Street, NW along Highland Ave., SW along Lincoln Ave., NW along Willow Street, W along Chestnut Street, NE along Rahway River East Brooke, W along Valley Street, NE along Rollinson Street, E along Northfield Ave., N along Old Northfield Ave., NE along Northfield Ave, NW along I-280, NE along Gaston Street, E along Mount Pleasant Ave., N along Main Street, W along Park Avenue, NE along Edgehill Avenue, W along Honeysuckle Avenue, NE along Glen Avenue, E along Llewellyn Avenue, NE along Franklin Avenue, E along Chestnut Avenue, N along Watchung Avenue, NW along the Montclair city border, N along Harrison Avenue, E along Cedar Street, N along Orange Road, E along Draper Terrace, NE along Madsion Ave, W along Lincoln Street, NE along Maple Avenue, NW along Lexington Avenue, NE along Elm Street, W along Union Street, N along South Willow Street, W along Roosevelt Place, N along Fullerton Avenue, W along The Cres, S along Trinity Place, W along Plymouth Street, N along Orange Road, W along Hillside Avenue, NE along Saint Lukes Place, NW along Bloomfield Avenue, N along North Mountain Avenue, SW along Claremont Avenue, NE along Valley Road, E along Chestnut Street, NE along North Fullerton Avenue, SE along the Erie-Lackawanna Railroad, SE along Walnut Street, E along Rosewell Terrace, SW along the Montclair city border, SE along the Orange Township border, SE along the East Orange city border, S along Brighton Avenue, S along Dodd Street, S along Brighton Street, W to Burchard Avenue, S along North Park Street, W along Park Place, S along the east Orange city border, E along Park Avenue, NE along Glenwood Avenue, E along the east Orange city border, and NE along North Garden State Parkway to Bloomfield Avenue.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

5754	2	ANDREWS SUITLAND, MD	Underserved area	\$635,979,522.00	187,192	571,822
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Washington, DC:  
underserved addition 6/5/03

### Multiple Common Bond Expansion

18297	3	COASTAL RALEIGH, NC	Occupational	\$1,154,366,808.00	155,000	3,200
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**FIELD OF MEMBERSHIP:** Employees of Security Forces Incorporated who work in or are paid from Charlotte, NC.

18297	3	COASTAL RALEIGH, NC	Associational	\$1,154,366,808.00	155,000	4,464
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**FIELD OF MEMBERSHIP:** Members of the Wake Chapel Church in Raleigh, NC, who qualify for membership in accordance with its charter and bylaws in effect on April 27, 2000.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

22458	3	SHARONVIEW CHARLOTTE, NC	Occupational	\$469,792,857.00	135,000	5,000
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**FIELD OF MEMBERSHIP:** Employees of Smithfield Packing Company, Inc. who work in, or are paid or supervised from Tar Heel, NC.

### Community Expansion

9915	3	MCCOY ORLANDO, FL	Community	\$271,888,933.00	350,000	374,376
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located Orange County, Florida,

### Community Conversion

24410	3	SAVANNAH RIVER PLANT NORTH AUGUSTA, SC	Community	\$354,388,300.00	178,253	622,793
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Augusta, Georgia and Aiken, South Carolina MSA.

24183	3	PAN AM HORIZONS HOMESTEAD, FL	Community	\$111,004,743.00	440,000	2,253,362
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in and business and other legal entities located in Miami-Dade County, Florida

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

### Underserved

10197	3	PARK LOUISVILLE, KY	Underserved area	\$215,420,075.00	105,539	5,684
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in census tract 39.01 of Fayette County, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/23/03)

Prescribed underserved community: Fayette County, Kentucky census tract 39.01 bounded by the following:

Starting at the northern most point of census tract 39.01, at the intersection of New Circle Road and Palumbo Drive, follow Palumbo Drive southeast until it intersects with Man O War. Continue southwest on Man O War until intersecting with Richmond Road. Follow Richmond Road northwest until it meets New Circle Road and follow New Circle Road north back to the starting point.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

10197	3	PARK LOUISVILLE, KY	Underserved area	\$215,420,075.00	105,539	10,833
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in census tracts 34.04 and 35.02, as prescribed below, in Fayette County, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/23/03)

Prescribed underserved community: Fayette County, Kentucky census tracts 34.04 and 35.02 bounded by the following:

Starting at the intersection of Lansdowne and New Circle Rd in Census Tract 35.02, follow New Circle Rd east until intersecting with Centre. Follow Centre south until intersecting with Armstrong Mill Rd. Follow Armstrong Mill northwest until meeting Tates Creek. Follow Tates Creek south until intersecting with Wilson Downing Dr. Continue on Wilson Downing northwest until intersecting with Lansdowne and follow Lansdowne north back to the starting point.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

1220	3	SQUARE D EMPLOYEES LEXINGTON, KY	Underserved area	\$43,437,558.00	17,500	47,227
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in census tracts 543, 544 of Wake county, and 601, 602, 603, 604, 607, 608 of Franklin county, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Wake and Franklin counties bounded by the following:

Bordered by Rolesville Road, Marks Creek Rd., and Marks Creek. The Norfolk-Southern Railroad. The Little River. The Johnston County Line. The Nash County Line. The Warren County Line. The Vance County Line. The Granville County Line. Pocomoke Road, The Cedar Creek, The Tar River. Ferrell's Bridge Road, John Winstead Road, Old Halifax Road. The Wake County Line. U.S. Highway 64, The Little River, and Riley Hill Road.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

10197	3	PARK LOUISVILLE, KY	Underserved area	\$215,420,075.00	105,539	72,591
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in census tracts 1, 2, 3, 4, 7, 8.01, 8.02, 9, 10, 11, 12, 13, 14, 15, 16, 18, 19, 20, 31.01, 37, and 38.01, as prescribed below, in Fayette County, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/23/03)

Prescribed underserved community: Fayette County, Kentucky census tracts 1, 2, 3, 4, 7, 8.01, 8.02, 9, 10, 11, 12, 13, 14, 15, 16, 18, 19, 20, 31.01, 37, and 38.01 bounded by the following:

Starting at the intersection of Versailles Rd and the Fayette County line, continue along the Fayette County line north/northeast until intersecting with Georgetown Rd. Follow Georgetown Rd southeast until intersecting with I-64/I-75. Continue on I-64/I-75 until intersecting with Russell Cave. Follow Russell Cave northeast to Swigert. Continue on Swigert southeast until running into Paris Pike. Follow Paris Pike southwest until intersecting with I-64/I-75. Follow I-64/I-75 northwest back to Russell Cave. Continue on Russell Cave southwest to New Circle Rd. Follow New Circle Rd west until intersecting with Southern Railroad. Follow Southern Railroad south until meeting Leestown Rd. Continue northwest on Leestown until it meets with Forbes Ln. Follow Forbes Ln southwest until intersecting with Frankfort. Continue on Frankfort northwest to New Circle Rd. Follow New Circle east/southeast to 3rd St. Continue northwest on 3rd St until intersecting with Midland. Follow Midland west until intersecting with Main St. Follow Main St south until intersecting with Ransom. Follow Ransom southwest until intersecting with Tates Creek. Continue along Tates Creek south until intersecting with Woodlawn. Continue on Woodlawn southwest until it meets with Columbia. Follow Columbia South/southwest until meeting with Cooper. Follow northwest along Cooper until it turns into Waller continue northwest along Waller until it turns into Mason Headley. Continue northwest on Mason Headley until intersecting with Versailles Rd. Continue west on Versailles Rd back to starting point.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

1220	3	SQUARE D EMPLOYEES LEXINGTON, KY	Underserved area	\$43,437,558.00	17,500	72,591
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in census tracts 100, 200, 300, 400, 700, 801, 802, 900, 1000, 1100, 1200,1300, 1400, 1500, 1600, 1800,1900, 2000, 3101, 3700, 3801 of Lexington County, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/24/03)

Prescribed community: The part of Lexington bounded by the following:

North Versalilles Rd from the Fayette County line to Mason Headley Rd/Waller Ave/Cooper Dr. to E. High Street. North on E. High St. to Ransom Ave. to Richmond Rd. NW on Richmond Rd to Midland Ave. NE on Midland Ave. to the Chesapeake and Ohio Railway. East on the Chesapeak and Ohio Railway to New Circle Rd. North on New Circle Rd. to Russell Cave Rd, north on Russell Cave Rd to I-75/I64, southeast on I-75/I-64, then north Broadway/Paris Pike, then northwest on Swigert Ave, to Kingston Rd., then southwest on Kingston Rd to Faulkner Ave then west on Faulkner Ave, then south to Russell Cave Rd, then northeast on I-75/I-64 to Georgetown Rd. and then north on Georgetown Rd to Fayette county line.

12320	3	GEORGIA ATLANTA, GA	Underserved area	\$289,218,933.00	119,346	101,489
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clarke County, Georgia, an underserved community as defined in Chapter 3, Section III, and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

22458	3	SHARONVIEW CHARLOTTE, NC	Underserved area	\$469,792,857.00	135,000	289,384
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cleveland and Gaston Counties, North Carolina, an underserved community as defined in Chapter 3, Section III, and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

### Community Conversion

19070	4	FREEDOM FINANCIAL FORT WAYNE, IN	Community	\$10,010,805.00	3,300	210,787
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in Adams, St. Joseph and Wayne Townships, Allen County, Indiana, plus volunteers in the community.

### Underserved

24077	4	TRANE LA CROSSE, WI	Underserved area	\$339,574,671.00	224,000	12,596
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area consisting of census tracts 0014.01 and 0016.03 in Smith County, Texas

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

5431	4	FORT FINANCIAL FORT WAYNE, IN	Underserved area	\$159,587,615.00	95,000	84,236
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved area in Gaston County, North Carolina, consisting of census tracts 0305.00, 0307.00 - 0309.00, 0310.01, 0312.00, 0313.01, 0313.02, 0314.00 - 03116.00, 0317.01, 0318.00 - 0321.00, 0323.02, 0327.02, 0329.00 - 0331.00, 0332.01, 0332.02 and 0334.00.

### Multiple Common Bond Expansion

5724	5	GENERAL TECHNOLOGIES IRVING, TX	Associational	\$123,569,526.00	103,000	3,250
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**FIELD OF MEMBERSHIP:** Employees and Members of St. Francis Catholic Church in Grapevine, TX.

17277	5	PREMIER MEMBERS BOULDER, CO	Associational	\$211,801,432.00	39,000	14,881
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**FIELD OF MEMBERSHIP:** Individual members and employees of the Consumers United Association who qualify for membership in accordance with its charter and bylaws in effect on 5/1/03

### Community Expansion

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

12697	5	COMPLEX COMMUNITY ODESSA, TX	Community	\$88,687,524.00	60,000	108,646
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in Midland County or Ector County, Texas.

### Community Conversion

135	5	OMAHA OMAHA, NE	Community	\$38,825,135.00	13,500	689,564
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and business and other legal entities located in Douglas County, Sarpy County, or Washington County in Nebraska or Pottawattamie County, Iowa

### Underserved

11762	5	SOLTEX DEER PARK, TX	Underserved area		2,877	3,024
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following defined underserved area in Harris County, Texas:

Beginning at the intersection of State Highway 225 and Sens Road, heading east on State Highway 225 to Broadway Street, heading south on Broadway Street to Fairmont Parkway, heading west on Fairmont Parkway to State Highway 146, heading south on State Highway 146 to Port Drive, heading west on Port Drive to Bay Area Boulevard, heading west on Bay Area Boulevard to Red Bluff Road, heading northwest on Red Bluff Road to Fairmont Parkway, heading east on Fairmont Parkway to Sens Road, heading north on Sens Road to the beginning point.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

5458	5	FT. SNELLING MINNEAPOLIS, MN	Underserved area	\$28,848,966.00	14,475	6,060
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area defined by the following boundaries: beginning at the intersection of State Highway 77 and 62nd Street, proceeding east on 62nd Street to 47th Avenue S., then north on 47th Avenue to 54th Street, then west on 54th Street to 28th Avenue S., then south on 28th Avenue S. to 57th Street, then west on 57th Street to State Highway 77, then south on State Highway 77 to 62nd Street, the original starting point, in Minneapolis, Minnesota.

24359	5	CITY-COUNTY BROOKLYN CENTER, MN	Underserved area	\$371,904,104.00	750,000	29,172
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Brooklyn Center, Minnesota.

11762	5	SOLTEX DEER PARK, TX	Underserved area	\$14,458,663.00	2,877	32,125
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following defined underserved area in Harris County, Texas: beginning at the intersection of Highway 225 and Red Bluff, heading south on Red Bluff to Preston, heading south on Preston to Spencer Highway, heading east on Spencer Highway to Center Street, heading north on Center Street to Pasadena Boulevard, heading west on Pasadena Boulevard to Red Bluff, heading north on Red Bluff to South Avenue, heading north on South Avenue to Highway 225, heading east on Highway 225 to Beltway 8, heading north on Beltway 8 to I-10, heading west on I-10 to Federal Road, heading south on Federal Road back to the beginning point.

**INSURANCE REPORT OF ACTIVITY - DETAIL**

**Monday, June 30, 2003**

21279	5	MEMBERS' CHOICE DENTON, TX	Underserved area	\$9,228,950.00	4,100	40,321
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area in Denton County, Texas, defined by the following boundaries (6/13/03):

Beginning at the intersection of East University Drive and North Elm, east on East University Drive to the Union Pacific Railroad; then following the Union Pacific Railroad southwest to East McKinney Street; then east on East McKinney Street to Mayhill Road; the south on Mayhill Road to Interstate 35E; then northwest on I-35E to US 377; then south on US 377 to Hickory Hill Road; then east on Hickory Hill Road to Hilltop Road; then south on Hilltop Road to FM 1171; then west on FM 1171 to I-35W; then north on I-35W to FM 2449; then northwest on FM 2449 to Jim Christal Road; then east on Jim Cristal Road to West Oak; then continue east on West Oak to North Elm; then north on North Elm back to East University Drive.

456	5	TEXACO COMMUNITY PORT ARTHUR, TX	Underserved area	\$206,844,320.00	376,256	50,676
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities in the underserved area of Jasper County or Newton County, Texas

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Monday, June 30, 2003**

3238	5	DESERT SCHOOLS PHOENIX, AZ	Underserved area	\$1,754,849,019.00	777,172	179,727
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Pinal County, AZ

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

5337	5	FT WORTH T & P FORT WORTH, TX	Underserved area	\$21,897,415.00	15,000	328,172
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Tarrant County, Texas: Beginning at the intersection of Granbury Road and Seminary Drive, heading east on Seminary Drive to Whittier, heading south on Whittier curving east to Stadium, heading south on Stadium to Martin Lyndon, heading east on Martin Lyndon to McCart Ave, heading south on McCart Ave to Edge Cliff, heading east on Edge Cliff to Hemphill Street, heading north on Hemphill Street to Loop 820 SW, heading east on Loop 820 SW to I35 W, heading south on I35 W to Garden Acres Road, heading east on Garden Acres Road to Oak Grove, heading south on Oak Grove to Oak Grove E, heading east on Oak Grove E to Rendon Road, heading north on Rendon Road to Shelby, heading east on Shelby curving south, curving east to Dick Price Road, heading southeast on Dick Price Road to Kennedale New Hope, heading north on Kennedale New Hope to Hudson Village Creek, heading east on Hudson Village Creek to Mansfield Hwy 287, heading northwest on Mansfield Hwy 287 to Bowen Springs Road, heading north on Bowen Springs Road to Interstate 20, heading west on Interstate 20 to the western shoreline of Lake Arlington, heading north along the western shoreline of Lake Arlington to Arkansas Road, heading northwest on Arkansas Road to Major, heading north on Major to Lancaster Ave E, heading southeast on Lancaster Ave E to Sandy, heading north on Sandy to Meadowbrook Dr, heading west on Meadowbrook Dr to Tierney, heading north on Tierney to Barnett, heading east on Barnett to Wilson, heading north on Wilson to Interstate 30 E, heading east on Interstate 30 E to Loop 820 E, heading north on Loop 820 E to Airport Freeway Hwy 121, heading southwest on Airport Freeway Hwy 121 to the shoreline of Big Fossil Creek, heading north on the western shoreline of Big Fossil Creek to Broadway, heading west on Broadway to Bewley, heading north on Bewley to an invisible line to Big Fossil Creek shoreline, heading north on the western shoreline of Big Fossil Creek to Loop 820 N.E., heading west on Loop 820 N.E. to Denton Hwy 377, heading south on Denton Hwy 377 to Broadway, heading west on Broadway to Haltom Road, heading north on Haltom Road to Loop 820 N.E., heading west on Loop 820 N.E. to Lake Worth Blvd Hwy 199, heading northwest on Lake Worth Blvd Hwy 199 to the shoreline of Lake Worth, heading southwest on the eastern shoreline of Lake Worth to Jim Wright Freeway N. Loop 820, heading south on Jim Wright Freeway N. Loop 820 to Bankhead Hwy. Spur 580, heading east on Bankhead Hwy. Spur 580 to Williams Road, heading south on Williams Road to Chapin, heading east on Chapin to the Weatherford Traffic Circle, heading northeast on Weatherford Traffic Circle to Camp Bowie Blvd, heading northeast on Camp Bowie Blvd to Ridglea Ave, heading north/northwest on Ridglea Ave to West Freeway Interstate 30, heading east on West Freeway Interstate 30 to Bryant Irvin Road, heading south on Bryant Irvin Road to the Trinity River, heading east/northeast on the north shoreline of the Trinity River to Hulen Street, heading south on Hulen Street to Bellaire Drive, heading east on Bellaire Drive to Berry Street, heading north curving east on Berry Street to McCart Ave, heading south on McCart Ave to Granbury Road, heading southwest on Granbury Road to the beginning intersection of Granbury and Seminary.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

1409	5	EL PASO AREA TEACHERS EL PASO, TX	Underserved area	\$217,516,942.00	358,725	679,622
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area of El Paso County, Texas;

### Multiple Common Bond Expansion

24552	6	FRESNO COUNTY FRESNO, CA	Occupational	\$278,459,389.00	40,000	6,300
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**FIELD OF MEMBERSHIP:** Employees of Community Hospitals of Central California, dba Community Medical Centers, who work in or are paid from Fresno, CA.

3526	6	LOS ANGELES SCHOOLS RANCHO DOMINGUE, CA	Occupational	\$86,931,967.00	28,500	39,000
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**FIELD OF MEMBERSHIP:** Employees of Los Angeles Unified School District who work in Los Angeles County, CA.

### Community Expansion

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

10709	6	UTAH COMMUNITY PROVO, UT	Community	\$358,399,648.00	200,000	393,611
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**FIELD OF MEMBERSHIP:** Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Utah and Wasatch Counties, Utah.

### Community Conversion

2223	6	FIRST HAWAIIAN HOMES HOOLEHUA, HI	Community	\$1,734,840.00	1,200	7,404
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Island of Molokai, Hawaii.

14916	6	CATHOLICS UNITED CASPER, WY	Community	\$3,252,703.00	2,500	66,798
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Natrona County, Wyoming.

14384	6	MISSION SAN DIEGO, CA	Community	\$1,381,843,635.00	200,000	2,862,819
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within San Diego, California.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

### Underserved

12281	6	NORTHWEST BAPTIST SEATTLE, WA	Underserved area	\$4,024,184.00	8,500	28,516
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109©(2) of the Federal Credit Union Act;

Prescribed underserved community of seven census tracts located in Seattle, Washington: The area bounded by the intersection of Yesler Way and Broadway; proceeding north on Broadway to E. Roy Street, proceeding east on E. Roy Street to 31st Ave.; proceeding south on 31st Ave. to Yesler Way, proceeding west on Yesler Way to the intersection of Yesler Way and Broadway.

11504	6	OREGON COQUILLE, OR	Underserved area	\$18,679,568.00	385,000	29,033
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Kilickitat County and Skamania County, Washington; Kilickitat County and Skamania County, Washington meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

11504	6	OREGON COQUILLE, OR	Underserved area	\$57,225,427.00	385,000	45,749
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Hood River County, Wasco County, and Wheeler County, Oregon; Hood River County, Wasco County, and Wheeler County, Oregon meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

10395	6	KINGS HANFORD, CA	Underserved area	\$56,778,994.00	20,184	132,119
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Kings County, California; Kings County, California meets the underserved investment area definition of Section 109(c)(2) of the Federal Credit Union Act.

9032	6	SOUTHERN OREGON GRANTS PASS, OR	Underserved area	\$147,173,211.00	175,000	212,847
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Lane County, Oregon; Lane County, Oregon meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

20068	6	XEROX EL SEGUNDO, CA	Underserved area	\$636,448,201.00	100,076	222,872
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved investment area definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community of 81 census tracts located in Rochester, New York: The area bounded by the intersection of Manitou Road and West Ridge Road, go east on West Ridge Road to Elmgrove Road, go south on Elmgrove road to Straub Road, go east on Straub Road to Longpond Road, go north on Long Pond Road to West Ridge Road, go east on West Ridge Road to Mt. Read Boulevard, go north on Mt. Read Boulevard to Stone Road, go northeast on Stone Road to McCall Road, go southeast on McCall Road to South Hampton Drive, go north and then east on South Hampton Drive to an imaginary line, go east on the imaginary line to the Baltimore and Ohio Railroad tracks, go north on the Baltimore and Ohio Railroad tracks to Lake Ontario, go east on the Lake Ontario Shoreline to the Conrail Railroad tracts, go south on the Conrail Railroad tracts to Long Acre Road, go east on Long Acre Road to Seneca Avenue, go south on Seneca Avenue to Marburger Street, go south and then east on Marburger Street to an imaginary line to State Highway 104, go east on State Highway 104 to Culver Road, go south on Culver Road to Hurstbourne Road, go south on Hurstbourne Road and then southeast on an imaginary line to Fairfax Road, go south on Fairfax Road south to Merchants Road, go southeast on Merchants Road to Woodstock Road, go south on Woodstock Road to East Main Street, go east on East Main Street to Winton Road North, go south on Winton Road North to Browncroft Boulevard, go east on Browncroft Boulevard to Irondequoit Creek, go south on Irondequoit Creek and then west to the Conrail Railroad tracks, go northwest on the Conrail Railroad to Culver Road, go south on Culver Road to Southern Parkway, go west on Southern Parkway to Highland Avenue, go west on Highland Avenue to Goodman Street, go south on Goodman Street to Elmwood Avenue, continue south at Elmwood Avenue along an imaginary line to the Barge Canal, go northwest along the Barge Canal to the Erie/Lackawanna Railroad, go south on the Erie/Lackawanna Railroad to East River Road, go west on East River Road to the border of Genesee Valley Park, go south on the Genesee Valley Park border to Crittenden Road, go west on Crittenden Road to the Brighton Town border, go north on Brighton Town border to the Genesee River, go south on Genesee River to the Pen Central Railroad tracks, go south on Pen Central Railroad tracks to the Conrail Railroad tracts, go west on the Conrail Railroad tracts to the Baltimore and Ohio Railroad tracts, go northwest to the Baltimore and Ohio Railroad tracts to Brooks Avenue, go east on Brooks Avenue to the Barge Canal, go northwest on the Barge Canal to Gates Greece Townline Road, go west on Gates Greece Townline Road to Manitou Road, go north on Manitou Road to its intersection with Ridge Road West.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

<b><u>Single Common Bond Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	12	41
Number of Expansions Denied	0	0
Number of Expansions Deferred	3	18
Number of FCUs Receiving Expansions	7	20
Number of Potential Members Added	12,500	746,776

  

<b><u>Multiple Common Bond Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	1,089	5,647
Number of Expansions Denied	1	22
Number of Expansions Deferred	28	287
Number of FCUs Receiving Expansions	359	847
Number of Potential Members Added	223,643	860,237

  

<b><u>Community Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	4	18
Number of Expansions Denied	0	0

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

Number of Expansions Deferred	2	20
Number of FCUs Receiving Expansions	4	18
Number of Potential Members Added	1,749,974	5,304,257

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	11	56
Number of Expansions Denied	0	1
Number of Expansions Deferred	11	40
Number of FCUs Receiving Expansions	11	56
Number of Potential Members Added	7,559,743	25,858,055

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	39	135
Number of Expansions Denied	0	3
Number of Expansions Deferred	19	87
Number of FCUs Receiving Expansions	30	90
Number of Potential Members Added	5,105,972	12,531,759

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	0	0

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

Number of TIPs Denied	0	0
Number of TIPs Deferred	1	1
Number of FCUs Receiving TIPs	0	0

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	134	1205
Number of Housekeeping Denied	0	2
Number of Housekeeping Deferred	6	99
Number of FCUs Receiving Housekeeping	59	206

### MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
1706	1	MCKESSON STRATFORD, CT	\$16,157,727.00	66166	B.M.G. CREDIT UNION, INC. MILFORD, CT	\$902,335.00	

**Continuing Field of Membership:** Employees of Foremost McKesson, Inc. who work in Connecticut, and other states. This credit union also serves many other employee/associational groups.

**Merging Field of Membership:** Employees of Bridgeport Metal Goods Mfg. Co., Inc. of Bridgeport, Connecticut, and other employee groups.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

4580	1	THE SUMMIT ROCHESTER, NY	\$273,779,776.00	24697	BUFFALO TELEPHONE EMPLOYEES BUFFALO, NY	\$55,336,444.00	CONVERSION TO OR MERGER WITH FCU
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**Continuing Field of Membership:** Employees of the Frontier Corporation who work in Genesee, Livingston, Monroe, Ontario, Steuben, Wyoming and Yates Counties, New York, and many other employee and associational groups.

**Merging Field of Membership:** Employees of the Buffalo Division of NYNEX, AT&T, and the Bell System who work in or are headquartered in Buffalo, NY.

14134	1	WARDEN CAPTREE BROOKLYN, NY	\$639,645.00	21125	CAPTREE BROOKLYN, NY	\$1,322,299.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** Regular members of various Knights of Pythias Lodges in New York, New York.

**Merging Field of Membership:** Regular members of various Knights of Pythias Lodges in the State of New York; and other employee groups.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

66364	1	METROPOLITAN CHELSEA, MA	\$512,732,518.00	67685	TWH WALTHAM, MA	\$3,631,269.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** Individuals that live or work in Essex, Middlesex, Norfolk, Suffolk, Worcester or Plymouth counties in Massachusetts.

**Merging Field of Membership:** Employees of the Waltham Hospital and members of their families, present or retired employees of the credit union, and to persons employed by any education institution or health-care organization in Middlesex County.

12752	2	ERIE COUNTY SCHOOL EMPLOYEES ERIE, PA	\$33,638,496.00	6586	AMERICAN STERILIZER  ERIE, PA	\$23,856,633.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Multiple Common Bond FCU. Serves instructional and non-instructional employees of the public school districts in Erie County, PA, except the City of Erie and employees of the Corry Joint School district, who work in Erie County, PA and numerous SEG's.

**Merging Field of Membership:** Multiple Common Bond FCU. Serves Amsco International, Inc., a wholly owned subsidiary of Steris Corporation and numerous other select employee groups in Erie, PA.

65013	2	LEE HOSPITAL JOHNSTOWN, PA	\$32,208,097.00	24418	CAMBRIA-SOMERSET C.O.G. JOHNSTOWN, PA	\$1,560,145.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Multiple state chartered - several groups

**Merging Field of Membership:** Multiple - several groups

**INSURANCE REPORT OF ACTIVITY - DETAIL**

**Monday, June 30, 2003**

68256	2	BELCO COMMUNITY CREDIT UNION	\$218,838,036.00	64749	CP LUTHERAN P.O. BOX 74	\$1,247,269.00	POOR FINANCIAL CONDITION
		HARRISBURG, PA			MECHANICSBURG, PA		

**Continuing Field of Membership:** State Charter - multiple common bond.

**Merging Field of Membership:** State Charter - multiple common bond.

6670	2	CONNECTS	\$59,110,879.00	23945	VIRGINIA HOSPITALS EMPLOYEES	\$6,032,095.00	EXPANDED SERVICES
		RICHMOND, VA			RICHMOND, VA		

**Continuing Field of Membership:** Multiple Common Bond FCU serving Bell Atlantic - Virginia, Inc., American Telephone and Telegraph Company, and Lucent Technologies, who have headquarters in various locations in and around Richmond, VA and numerous other select employee groups.

**Merging Field of Membership:** Multiple Common Bond FCU serving employees of Chippenham Hospital and Johnston-Willis Hospital located in Richmond, VA; doctors who have privelages at the above hospitals and employees of those doctors who work in the vicinity of the hospitals and other select employee groups in the Richmond, VA area.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

24668	3	UNIVERSITY OF SOUTHERN MISSISSIPPI HATTIESBURG, MS	\$16,971,804.00	16677	MARION COUNTY TEACHERS  COLUMBIA, MS	\$158,717.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees, students of USM, employees of Hattiesburg Clinic, employees of Pine Belt Mental Health, employees of Puckett laborator, emp of PACE Head Start, emp of City of Petal, MS, emp of Forrest Co Board of Supervisors, USM Alumni Assn, Spouses of person

**Merging Field of Membership:** Teachers and employees of all public school systems in Marion County, MS; Teachers and employees of the Columbia Training School in Marion County, MS; Spouses of persons who died while within the FOM, retirees, employees, immediate families, organizations

61755	4	FRANKENMUTH FRANKENMUTH, MI	\$78,278,316.00	62017	GATEWAY REESE, MI	\$13,350,304.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** Community area in Frankenmuth, MI. (Copy of exact FOM in file.)

**Merging Field of Membership:** Registered members and employees of St. Elizabeth Catholic Parish and the St. Elizabeth School, Reese, Michigan and Christ Lutheran Church, Reese, Michigan.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

68259	4	INDIANA MEMBERS INDIANAPOLIS, IN	\$782,278,602.00	67232	INDIANAPOLIS RAILROAD EMP. INDIANAPOLIS, IN	\$4,953,050.00	POOR MANAGEMENT
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**Continuing Field of Membership:** Persons who reside or work in 8 townships in Marion County, IN; Hamilton, Hancock, Johnson, Madison, Grand, Delaware, Boone, Morgan, Shelby and Hendricks Counties, Indiana; & 888 SEGs.

**Merging Field of Membership:** Employees of Conrail and Amtrak in the Indianapolis Division.

60913	4	OHIO VALLEY COMMUNITY CLARINGTON, OH	\$52,248,260.00	61016	OMAL HANNIBAL, OH	\$19,772,229.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Ormet Corporation in Hannibal, Ohio; residents of Monre and Belmont Counties

**Merging Field of Membership:** Employees of Ormet Aluminum Mill Products Corporation in Hannibal, Ohio

68410	4	UNITED CONSUMERS INDEPENDENCE, MO	\$86,848,153.00	63999	PACESETTER ST. JOSEPH, MO	\$5,623,178.00	
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**Continuing Field of Membership:** Persons who work or reside in Jackson County, MO, employees of 12 SEGs in Independence/Kansas City, MO area, members of the worldwide congregation of the Church of Christ.

**Merging Field of Membership:** Employees of Burlington Northern Santa Fe RR Co., employees of City of St. Joseph, MO, persons who work or reside in Buchanan County, MO; employees of the City of Cameron, MO.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

2535	4	CANTON SCHOOL EMPLOYEES	\$66,874,315.00	61081	T & C	\$8,664,585.00	POOR MANAGEMENT
		CANTON, OH			CANTON, OH		

**Continuing Field of Membership:** City of Canton, OH BD of EDU, Malone College, and 55 SEGs, plus std. wording.

**Merging Field of Membership:** 40 SEGs located in and around Canton, OH.

66448	4	EDUCATORS RACINE, WI	\$629,842,604.00	67001	UKRAINIAN MILWAUKEE, WI	\$158,972.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Public and private school employees and students, all governmental employees, and all health care employees in Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties in Wisconsin and a number of other select groups.

**Merging Field of Membership:** Milwaukee residents of Ukrainian decent and members of Saint Michael's Ukrainian Catholic Church or St. Mar's Ukrainian Orthodox Church.

67995	5	KANSAS TEACHERS PITTSBURG, KS	\$35,850,557.00	62678	COFFEYVILLE TEACHERS COFFEYVILLE, KS	\$3,101,217.00	CONVERSION TO OR MERGER WITH FISCU
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**Continuing Field of Membership:** State charter

**Merging Field of Membership:** State charter

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

65118	5	NORLARCO FORT COLLINS, CO	\$265,150,467.00	6869	FRONT RANGE COMMUNITY WINDSOR, CO	\$2,353,186.00	EXPANDED SERVICES
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**Continuing Field of Membership:** State Charter

**Merging Field of Membership:** Residents of part of Weld County, CO

22130	5	MY BEDFORD, TX	\$24,087,990.00	67569	TEXAS STEEL EMPLOYEES FT. WORTH, TX	\$1,282,964.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** The main SEG is employees of Miller Brewing Company who work in Ft. Worth, Texas. Many more SEGs have since been added.

**Merging Field of Membership:** Employees of Texas Steel Corporation (now out of business).

6434	5	HERITAGE USA MIDLAND, TX	\$24,416,896.00	6432	WEST-TEX NM MIDLAND, TX	\$7,465,220.00	LACK OF SPONSOR SUPPORT
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**Continuing Field of Membership:** Community charter for Ector and Midland County, Texas.

**Merging Field of Membership:** Employees of Chevron Texaco in numerous Texas Counties and Lea County, New Mexico.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, June 30, 2003

68365	6	PACIFIC RAILS	\$11,536,784.00	67053	CATHOLIC COMMUNITY CREDIT UNION	\$1,318,777.00	EXPANDED SERVICES
		SALT LAKE CITY, UT			SALT LAKE CITY, UT		

**Continuing Field of Membership:** Persons residing in Salt Lake County, Utah, and employees of Pacific Railroad Health Systems and Union Pacific Railroad.

**Merging Field of Membership:** Persons of Catholic faith, and persons working at Catholic facilities, in the State of Utah.

18623	6	SOUTH BAY HEALTH SERVICES	\$12,479,538.00	18121	COPLEY LOS ANGELES	\$3,789,279.00	EXPANDED SERVICES
		TORRANCE, CA			TORRANCE, CA		

**Continuing Field of Membership:** Employees, doctors, medical staff, and technicians of the Little Company of Mary Health Services, who work in Torrance, CA; and a select employer group.

**Merging Field of Membership:** Employees of The Daily Breeze Newspaper who work in Torrance, CA; and non-employee dealers associated with The Daily Breeze Newspaper and assistants of such dealers who work in Torrance, CA.

729	6	UNOCAL EL SEGUNDO, CA	\$105,272,994.00	605	ORCUTT ORCUTT, CA	\$2,542,861.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees and employees of contractors of Union Oil Co. of CA/UNOCAL Corp., and of its majority owned subsidiaries, who work in the US or who are US citizens who work outside of the US, and select employer groups.

**Merging Field of Membership:** Employees of ConocoPhillips Corporation and ConocoPhillips Facility and Marketing Division in San Luis Obispo and Santa Barbara Counties, CA, and select employer groups.

**INSURANCE REPORT OF ACTIVITY - DETAIL**

**Monday, June 30, 2003**

528	6	UTAH FIRST SALT LAKE CITY, UT	\$127,680,493.00	67092	POSTAL FIRST SALT LAKE CITY, UT	\$4,552,584.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Members of the Chemnitzer Vereinigung in Utah who qualify for membership in accordance with its constitution and bylaws and reside in Salt Lake, Davis, Weber, and Utah Counties, UT, and select employer groups.

**Merging Field of Membership:** Employees of the United States Postal Service working in the Utah Region; and members of four associations who qualify for membership in accordance with their respective bylaws.

7667	6	IDAHY BOISE, ID	\$59,405,745.00	7837	SHO - PAN - HI COEUR D'ALENE, ID	\$5,845,285.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of the ID Transportation Dept. and of the ID Dept. of Law Enforcement who work in the state of ID, except those employees who work in the Fifth District, and select employer groups.

**Merging Field of Membership:** Employees of the Dept. of Highways and the Dept. of Law Enforcement, State of ID, who work in the First District of ID Dept. of Highways, and select employer groups.

**CHARTER CONVERSION: STATE TO FEDERAL**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Assets</b>	<b>Date of Action</b>
67034 / 24698	6	JORDAN SANDY,, UT	\$126,214,918	6/30/2003

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Monday, June 30, 2003**

24697 / 62820	1	BUFFALO TELEPHONE EMPLOYEES	\$53,559,138	6/26/2003
		BUFFALO, NY		